

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK
GUSTAVIA HOME, LLC,

Index No.: 16-04015

Plaintiff,
-against-

YVETTE HOYER, SHAUNA PAUL, UNITED
STATES INTERNAL REVENUE SERVICE, NEW
YORK STATE; DEPARTMENT OF TAXATION AND
FINANCE, CITY OF NEW YORK;
ENVIRONMENTAL CONTROL BOARD, JOHN DOE
1 THROUGH 12, said persons or parties,
having or claimed to have a right,
title, interest in the mortgaged
premises herein, their respective
names are presently unknown,

Defendants.

MORTGAGOR'S DECLARATION OF COVID-19-RELATED HARDSHIP

I am the mortgagor of the property at (address of dwelling unit): 361 Vernon Avenue, Brooklyn, New York, 11206.

Including my primary residence, I own, whether directly or indirectly, ten or fewer residential dwelling units. I am experiencing financial hardship, and I am unable to pay my mortgage in full because of one or more of the following:

1. Significant loss of household income during the COVID-19 pandemic.
2. Increase in necessary out-of-pocket expenses related to performing essential work or related to health impacts during the COVID-19 pandemic.
3. ~~Childcare responsibilities or responsibilities to care for an elderly, disabled, or sick family member during the COVID-19 pandemic have negatively affected my ability or the ability of someone in my household to obtain meaningful employment or earn income or increased my necessary out-of-pocket expenses.~~
4. ~~Moving expenses and difficulty I have securing alternative housing make it a hardship for me to relocate to another residence during the COVID-19 pandemic.~~
5. Other circumstances related to the COVID-19 pandemic have negatively affected my ability to obtain meaningful employment

or earn income or have significantly reduced my household income or significantly increased my expenses.

~~6. One or more of my tenants has defaulted on a significant amount of their rent payments since March 1, 2020.~~

To the extent I have lost household income or had increased expenses, any public assistance, including unemployment insurance, pandemic unemployment assistance, disability insurance, or paid family leave, that I have received since the start of the COVID-19 pandemic does not fully make up for my loss of household income or increased expenses.

I understand that I must comply with all other lawful terms under my mortgage agreement. I further understand that lawful fees, penalties or interest for not having paid my mortgage in full as required by my mortgage agreement may still be charged or collected and may result in a monetary judgment against me. I also understand that my mortgage lender or other foreclosing party may pursue a foreclosure action against me on or after May 1, 2021, if I do not fully repay any missed or partial payments and lawful fees.

Signed: *Yvette HOYER*

Printed name: YVETTE HOYER

Date signed: 01/12/2021